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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: **Michael J. Picciallo** : Group Art Unit: **2899**
Application No.: **09/478,051** : Examiner: **K. Campen**
Filed: **January 15, 2000** :
For: **ALLOWANCE CARD OR ACCOUNT** :

CERTIFICATE OF FACSIMILE TRANSMISSION

I hereby certify that this correspondence, along with any paper indicated as being enclosed, are being sent via facsimile addressed to: Commissioner for Patents, Washington, D.C. 20231, at (703) 306-4597 on November 21, 2002.

Date _____ Ariel Mellman

Commissioner for Patents
Washington, DC 20231

Sir:

VOLUNTARY AMENDMENT

The following amendments and remarks, and enclosed declarations, are submitted following several telephone interviews with Examiners Campen and Millin, which are gratefully acknowledged.

IN THE CLAIMS

Please cancel claims 60-74, without prejudice.

Please add the following claims:

91 175. A computer-based method for transferring funds from a bank or credit card account of a fund depositor to third party dependents, comprising:

creating a bank or credit card account for debit or credit card access by a third party financially dependent upon a fund depositor, from which funds

may be transferred at the request of said third party as a cash withdrawal or payment for goods or services purchased by said third party, wherein said third party account is linked to a bank or credit card account of said fund depositor;

periodically and automatically transferring funds into said third party account from said fund depositor account in response to command instructions from said fund depositor;

storing information on fund transferees and corresponding payment amounts for said third party account; and

supplying to said fund depositor through an output device said information on fund transferees and corresponding payment amounts for said third party account.

2 ~~76~~. The method of claim ~~75~~¹, wherein said fund depositor account and said third party account are both in communication with an external bank, credit card or atm network.

3 ~~77~~. The method of claim ~~75~~¹, wherein said bank or credit card account for said fund depositor is established for the transfer of funds to said third party account.

4 ~~78~~. The method of claim ~~75~~¹, further comprising the steps of:

limiting the classes of goods and services on which funds in a third party account may be spent; and

verifying each transfer requested by said third party to determine whether the goods or services to be purchased are authorized.

5 ~~79~~. The method of claim ~~78~~⁴, wherein said goods or services comprise books, computer software, food, lodging or entertainment.

7 ~~80~~. The method of claim ~~75~~¹, further comprising the steps of:

limiting the amount of funds in said third party account that may be spent on particular classes of goods and services in response to command instructions from said fund depositor; and

verifying each transfer requested by said third party to determine whether the funds requested exceed the limit set for the goods or services to be purchased.

8 ~~81~~. The method of claim ~~80~~⁷, wherein said limit is a periodic limit.

9 ~~82~~. The method of claim ~~75~~¹, wherein said information on fund transferees and corresponding payment amounts for said third party account is automatically supplied to said fund depositor.

10 ~~83~~. The method of claim ~~75~~¹, wherein said supplying step is performed periodically.

- ¹¹
~~84~~. The method of claim ¹~~75~~, wherein said information is supplied via e-mail.
- ¹²
~~85~~. The method of claim ¹~~75~~, wherein said funds are transferred weekly or monthly.
- ¹³
~~86~~. The method of claim ¹~~75~~, wherein said financially dependent third party is a son or daughter of said fund depositor.
- ⁶
~~87~~. The method of claim ⁴~~78~~, wherein said step of limiting the classes of goods and services on which funds in a third party account may be spent comprises prohibiting the withdrawal of cash or spending on alcohol or tobacco.
- ¹⁴
~~88~~. A computer-based method for transferring funds from a bank or credit card account of a fund depositor to third party dependents, comprising:

creating a bank or credit card account for debit or credit card access by a third party financially dependent upon a fund depositor, from which funds may be transferred at the request of said third party as a cash withdrawal or payment for goods or services purchased by said third party, wherein said third party account is linked to a bank or credit card account of said fund depositor; and

periodically and automatically transferring funds into said third party account from said fund depositor account in response to command instructions from said fund depositor.

- ¹⁵
~~89~~. The method of claim ¹⁴~~88~~, wherein said fund depositor account and said third party account are both in communication with an external bank, credit card or atm network.

- ¹⁶
~~90~~. The method of claim ¹⁴~~88~~, wherein said bank or credit card account for said fund depositor is established for the transfer of funds to said third party account.

- ¹⁷
~~91~~. The method of claim ¹⁴~~88~~, further comprising the steps of:

limiting the classes of goods and services on which funds in a third party account may be spent; and

verifying each transfer requested by said third party to determine whether the goods or services to be purchased are authorized.

- ¹⁸
~~92~~. The method of claim ¹⁷~~91~~, wherein said goods or services comprise books, computer software, food, lodging or entertainment.

²⁰93. The method of claim ¹⁴88, further comprising the steps of:

limiting the amount of funds in said third party account that maybe spent on particular classes of goods and services in response to command instructions from said fund depositor; and

verifying each transfer requested by said third party to determine whether the funds requested exceed the limit set for the goods or services to be purchased.

²¹94. The method of claim ²⁰93, wherein said limit is a periodic limit.

²²95. The method of claim 88, further comprising the step of storing information on fund transferees and corresponding payment amounts for said third party account.

²³96. The method of claim ¹⁴88, wherein said funds are transferred weekly or monthly.

²⁴97. The method of claim ¹⁴88, wherein said financially dependent third party is a son or daughter of said fund depositor.

¹⁹98. The method of claim ¹⁷91, wherein said step of limiting the classes of goods and services on which funds in a third party account may be spent comprises prohibiting the withdrawal of cash or spending on alcohol or tobacco.

²⁵99. A computer-based method for transferring funds from a bank or credit card account of a fund depositor to third party dependents, comprising:

creating a bank or credit card account for debit or credit card access by a third party financially dependent upon a fund depositor, from which funds may be transferred at the request of said third party as a cash withdrawal or payment for goods or services purchased by said third party, wherein said third party account is linked to a bank or credit card account of said fund depositor;

storing information on fund transferees and corresponding payment amounts for said third party account; and

supplying to said fund depositor through an output device said information on fund transferees and corresponding payment amounts for said third party account.

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²⁵
~~100.~~ The method of claim ~~99~~, wherein said fund depositor account and said third party account are both in communication with an external bank, credit card or atm network.

²⁷ ²⁵
~~101.~~ The method of claim ~~99~~, wherein said bank or credit card account for said fund depositor is established for the transfer of funds to said third party account.

²⁸ ²⁵
~~102.~~ The method of claim ~~99~~, further comprising the steps of:

limiting the classes of goods and services on which funds in a third party account may be spent; and

verifying each transfer requested by said third party to determine whether the goods or services to be purchased are authorized.

E' ²⁹ ²⁸
~~103.~~ The method of claim ~~102~~, wherein said goods or services comprise books, computer software, food, lodging or entertainment.

³¹ ²⁵
~~104.~~ The method of claim ~~99~~, further comprising the steps of:

limiting the amount of funds in said third party account that may be spent on particular classes of goods and services in response to command instructions from said fund depositor; and

verifying each transfer requested by said third party to determine whether the funds requested exceed the limit set for the goods or services to be purchased.

³² ³¹
~~105.~~ The method of claim ~~104~~, wherein said limit is a periodic limit.

³³ ²⁵
~~106.~~ The method of claim ~~99~~, wherein said information on fund transferees and corresponding payment amounts for said third party account is automatically supplied to said fund depositor.

³⁴ ²⁵
~~107.~~ The method of claim ~~99~~, wherein said supplying step is performed periodically.

³⁵ ²⁵
~~108.~~ The method of claim ~~99~~, wherein said information is supplied via e-mail.

³⁶ ²⁵
~~109.~~ The method of claim ~~99~~, wherein said financially dependent third party is a son or daughter of said fund depositor.

Applicant(s): Picciallo
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³⁰
~~110~~. The method of claim ²⁹~~103~~, wherein said step of limiting the classes of goods and services on which funds in a third party account may be spent comprises prohibiting the withdrawal of cash or spending on alcohol or tobacco.
